

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Jeffrey T Selvage  
Charity J Selvage  
Debtor(s)

:  
:  
:  
:  
:  
:  
:

Case No. 14-70113-JAD  
Chapter: 13

Related to Dkt. No. 56

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND  
TERMINATING WAGE ATTACHMENT**

**AND NOW**, this *The 27th of December, 2017*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to *11 U.S.C. §349*. Creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect. ***Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.***

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.

Jeffery A. Deller  
United States Bankruptcy Judge

Case Administrators to serve:  
All Creditors and All Parties In Interest

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Jeffrey T Selvage  
 Charity J Selvage  
 Debtors

Case No. 14-70113-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: jhel  
 Form ID: 309

Page 1 of 2  
 Total Noticed: 36

Date Rcvd: Dec 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2017.

db/jdb  
 13803315 +Jeffrey T Selvage, Charity J Selvage, 702 Martin Street, Clearfield, PA 16830-1340  
 13886686 +Aes/Pheaa-Keycon, 1200 N 7th St, Harrisburg, PA 17102-1419  
 +Bank of America, N.A., c/o KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 13803319 +Clearfield Hospital, P.O. Box 992, Clearfield, PA 16830-0992  
 13803321 +DuBois Radiologists, Inc., 28 East Scribner Avenue, P.O. Box 1106, Du Bois, PA 15801-0906  
 13803322 +DuBois Regional Medical Center, P.O. Box 447, Du Bois, PA 15801-0447  
 13803324 +Fed Loan Serv, Po Box 69184, Harrisburg, PA 17106-9184  
 13803326 +First National Bank, 4140 East State Street, Hermitage, PA 16148-3401  
 13803329 +Hayt, Hayt & Landau, LLC, Meridian Center 1, Two Industrial Way West, P.O. Box 500,  
 Eatontown, NJ 07724-0500  
 14115760 +LSF9 Master Participation Trust, servicer, for Caliber Home Loans, Inc.,  
 CALIBER HOME LOANS, INC., 13801 Wireless Way, Oklahoma City, OK 73134-2500  
 13847254 +M & T BANK, PO BOX 1508, BUFFALO, NY 14240-1508  
 13831880 +PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147  
 13803333 +Penn Credit, 916 S. 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988  
 13803334 +Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425  
 13831646 +Sallie Mae Inc. on behalf of PHEAA, P.O. Box 8147, Harrisburg, PA 17105-8147

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13809802 EDI: AIS.COM Dec 28 2017 01:08:00 American InfoSource LP as agent for,  
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 13803316 EDI: BANKAMER.COM Dec 28 2017 01:08:00 Bank Of America, N.A., 4161 Piedmont Pkwy,  
 Greensboro, NC 27410  
 13859224 +EDI: BANKAMER.COM Dec 28 2017 01:08:00 BANK OF AMERICA,N.A, ATTN: BANKRUPTCY DEPT.,  
 MAIL STOP CA6-09-01-23, 400 NATIONAL WAY, SIMI VALLEY,CA 93065-6414  
 13803317 EDI: CAPITALONE.COM Dec 28 2017 01:08:00 Cap One, Po Box 85520, Richmond, VA 23285  
 13803318 EDI: CBCSI.COM Dec 28 2017 01:08:00 CBCS, P.O. Box 165025, Columbus, OH 43216  
 13869240 EDI: CAPITALONE.COM Dec 28 2017 01:08:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 13803320 +EDI: WFNNB.COM Dec 28 2017 01:08:00 Comenity Bank/Vctrssec, Po Box 182789,  
 Columbus, OH 43218-2789  
 14113252 EDI: ECMC.COM Dec 28 2017 01:08:00 ECMC, PO BOX 16408, ST. PAUL MN 55116-0408  
 13803323 +EDI: WFNNB.COM Dec 28 2017 01:08:00 Fashion Bug/Soanb, 1103 Allen Dr,  
 Milford, OH 45150-8763  
 13803325 +E-mail/Text: bankruptcynotice@fcbanking.com Dec 28 2017 01:26:31 First Commonwealth Ban,  
 601 Philadelphia St, Indiana, PA 15701-3952  
 13803327 +EDI: RMSC.COM Dec 28 2017 01:08:00 GE Capital Retail Bank, P.O. Box 530912,  
 Atlanta, GA 30353-0912  
 13803328 +EDI: RMSC.COM Dec 28 2017 01:08:00 Gecrb/Walmart, Po Box 965024, Orlando, FL 32896-5024  
 13803330 E-mail/Text: camanagement@mtb.com Dec 28 2017 01:26:58 M & T Bank, Po Box 7678,  
 Buffalo, NY 14240  
 13803331 +EDI: MID8.COM Dec 28 2017 01:08:00 Midland Funding, 8875 Aero Dr Ste 200,  
 San Diego, CA 92123-2255  
 14381447 E-mail/Text: peritus@ebn.phinsolutions.com Dec 28 2017 01:29:13  
 PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419  
 13856766 EDI: PRA.COM Dec 28 2017 01:08:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541  
 13803335 +EDI: PRA.COM Dec 28 2017 01:08:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,  
 Norfolk, VA 23502-4952  
 13820818 EDI: Q3G.COM Dec 28 2017 01:08:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 13803336 +E-mail/Text: bankruptcy@remitcorp.com Dec 28 2017 01:27:52 Remit Corp, 36 W Main St,  
 Bloomsburg, PA 17815-1703  
 13803337 +EDI: NAVIENTFKASMSERV.COM Dec 28 2017 01:08:00 Sallie Mae, 11100 Usa Pkwy,  
 Fishers, IN 46037-9203  
 13803338 +EDI: RMSC.COM Dec 28 2017 01:08:00 Walmart Discover/GECRB, P.O. Box 960024,  
 Orlando, FL 32896-0024

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BANK OF AMERICA, N.A.  
 cr Bank Of America, N.A.  
 cr LSF9 Master Participation Trust  
 cr LSF9 Master Participation Trust, et. al.  
 cr LSF9 Master Participation Trust, servicer for Cali  
 cr\* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408  
 cr\* PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, IRVING, TX 75014-1419

District/off: 0315-7

User: jhel  
Form ID: 309

Page 2 of 2  
Total Noticed: 36

Date Rcvd: Dec 27, 2017

13803332      ##+PA Collection Service,      P.O. Box 893,      Washington, PA 15301-0893

TOTALS: 5, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 29, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2017 at the address(es) listed below:

Andrew F Gornall      on behalf of Creditor      BANK OF AMERICA, N.A. agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com  
Chrisovalante P. Fliakos      on behalf of Creditor      LSF9 Master Participation Trust, servicer for  
Caliber Home Loans, Inc. pawb@fedphe.com  
James A. Prostko      on behalf of Creditor      Bank Of America, N.A. pawb@fedphe.com,  
james.prostko@phelanhallinan.com  
Joseph A. Dessoye      on behalf of Creditor      LSF9 Master Participation Trust pawb@fedphe.com  
Joseph P. Schalk      on behalf of Creditor      LSF9 Master Participation Trust, et. al.  
jschalk@barley.com, sromig@barley.com  
Joseph P. Schalk      on behalf of Creditor      BANK OF AMERICA, N.A. jschalk@barley.com,  
sromig@barley.com  
Kenneth P. Seitz      on behalf of Joint Debtor Charity J Selvage thedebterasers@aol.com  
Kenneth P. Seitz      on behalf of Debtor Jeffrey T Selvage thedebterasers@aol.com  
Office of the United States Trustee      ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour      cmecf@chapter13trusteedpa.com

TOTAL: 10